



Fraud Newsletter

July 2007

Sheriff Steve Mansfield

Fraud and ID Theft Information – To Better Protect the Residents of Lewis County

*"If it's too good to be true
it normally is"*

Fraud is simply a theft by trick. It can take the form of chain letters claiming huge amounts of cash to those who send money in or people claiming they will provide a service and never do.

Identity theft and identity fraud are terms used to refer to all types of crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception for economic gain. This newsletter is intended to keep the public informed of the most recent fraud schemes happening in our county. It will also provide resources to help you take precautions to protect yourself from these vicious crimes.

PROTECT YOUR ID

- 1** Always know who you are providing personal information to
- 2** If you use passwords to access accounts make sure to change them often
- 3** Never provide personal information in response to any unsolicited offer
- 4** Know the company you are dealing with when making online purchases

Current Scams and Frauds Hitting Lewis County

Lottery Prize Scams

Again this old scam is on the top of our list. During the last month we have received several reports of people receiving letters claiming they have won a lottery. The pitch is always the same, "Congratulations – You have won." Included with the letter is a check. The instructions in the letter tell you to cash the check and return a portion to pay for taxes and other fees. As soon as these amounts are received your winning money will be coming. The check is a forgery and if you cash it, you will be out of the money. It is all a scam. – **REMEMBER– you cannot win a lottery you have never entered.**

Fraud and ID Theft – Information from the US Department of Justice.

"Internet fraud is the fastest growing crime in the US"

What Should I Do To Avoid Becoming A Victim Of Identity Theft?

To reduce or minimize the risk of becoming a victim of identity theft or fraud, there are some basic steps you can take. For starters, just remember the word "**SCAM**":

S Be stingy about giving out your personal information to others unless you have a reason to trust them, regardless of where you are.

C Check your financial information regularly.

A Ask periodically for a copy of your credit report.

M Maintain careful records of your banking and financial accounts.

Protecting your personal information:

1. Start by adopting a "need to know" approach to your personal data. Your credit card company may need to know your mother's maiden name, so that it can verify your identity when you call to inquire about your account. A person who calls you and says he's from your bank, however, doesn't need to know that information if it's already on file with your bank.
2. If someone you don't know calls you on the telephone and offers you the chance to receive a "major" credit card, a prize, or other valuable item, but asks you for personal data -- such as your Social Security number, credit card number or expiration date, or mother's maiden name -- ask them to send you a written application form.
3. If they won't do it, tell them you're not interested and hang up.
4. If they will, review the application carefully when you receive it and make sure it's going to a company or financial institution that's well-known and reputable.

"Vigilance is the only real protection against Internet fraud"



The internet is a powerful tool used by both legitimate businesses and scam artists alike. Always take steps to protect yourself and your personal information as you would protect your home or car.

Other Resources

Phone Busters (Canadian Link) - <http://www.phonebusters.com/>

The Federal Citizen Information Center -
<http://www.pueblo.gsa.gov/scamsdesc.htm>

The Federal Trade Commission - <http://www.consumer.gov/idtheft/>

The FBI Fraud Information page -
<http://www.fbi.gov/maicases/fraud/fraudschemes.htm>

The Internet Crime Complaint Center - <http://www.ic3.gov/>

Lewis County Sheriff's Office Mission Statement

To make a positive difference for members of our community by seeking and finding ways to affirmatively promote, preserve and deliver a feeling of security, safety and quality service.



Sheriff Steve Mansfield

Committed to make a difference.